



Home Retail Group Card Services Limited (“HRG”)

MODERN SLAVERY AND HUMAN TRAFFICKING STATEMENT 2016-2017

Modern slavery and human trafficking are abhorrent practices that still occur in many industries and across international and national borders. We welcome the UK Government’s introduction of the Modern Slavery Act 2015 and the requirement on businesses to report on activities taken to combat slavery.

We are committed to improving our practices to combat slavery and human trafficking.

This statement is made pursuant to Section 54 of the Modern Slavery Act 2015. It sets out the steps taken by HRG during year ending 28th February 2017 to prevent modern slavery and human trafficking in our business operations and supply chains.

ABOUT HOME RETAIL GROUP CARD SERVICES LIMITED

On 16th September 2016 HRG was transferred (within the J Sainsbury’s Group) and Sainsbury’s Bank Plc are now the immediate parent company. We operate day to day under the Argos Financial Services brand which provides credit cards and insurance. The Sainsbury’s Bank Modern Slavery Statement can be found on their website at www.sainsburysbank.co.uk. Sainsbury’s Bank is wholly owned by J Sainsbury plc which is listed on the London Stock Exchange.

OUR SUPPLY CHAIN

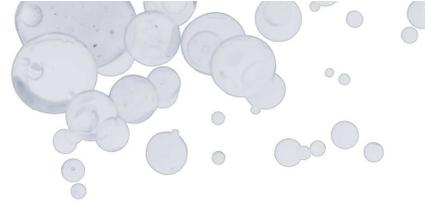
Our supply chain ranges in size from suppliers that are large financial services providers and IT services corporations to SME businesses that provide various human resources, marketing and operations services. The majority of suppliers are located within the UK or operate through UK based business units.

We expect our suppliers to aim for high ethical standards and to operate in an ethical, legally-compliant and professional manner by adhering to our Supplier Code of Conduct, as laid out in contracts between us. We also expect our suppliers to promote similar standards in their own supply chain.

OUR PROCESSES, POLICIES AND CONTROLS ON SLAVERY AND HUMAN TRAFFICKING

We conduct annual spot checks on key suppliers, including those who provide non-permanent workers to HRG. Within our due diligence process there is currently no formal review of our suppliers Modern Slavery Act adherence, however as part of our commitment to identify and eradicate slavery and human trafficking this is something that is currently being developed and will be implemented in our next reporting year (2017 – 2018).

We are also looking to carry out a review of our supplier contracts in the next reporting year with regards to the Modern Slavery Act.



The Argos group of companies have an internal Whistleblowing Policy whereby colleagues can raise concerns about 'malpractice', where the interests of the wider public, customers, colleagues or the company itself are, or seem to be, at risk, or where there is the possibility of wrongdoing.

RECRUITMENT

HRG do not directly employ individuals as all colleagues working at HRG are employed by Argos Ltd. Argos ensure compliance checks are carried out on all candidates that employment is offered to. They also verify the identity of each colleague and their right to work before employment commences.

TRAINING OUR COLLEAGUES

In order for us to address modern slavery and human trafficking, awareness must be raised across our business and supply chain, so that responsibility for identification of issues is shared, rather than the responsibility of a smaller group of experts, or reliant on external stakeholders. In the next reporting year we will implement an e-learning course for colleagues involved in supplier management or internal resourcing. The training includes guidance on modern slavery and trafficking, how to detect it, and how to report it.

FUTURE APPROACH

We are committed to continuous improvement of our policies and processes to enable a deeper understanding of our supply chain and the mitigation of risks relating to modern slavery and human trafficking.

In 2017-2018 we will undertake a review of our supply chain according to the nature of the products, goods and services provided, the source of them, and the material sub-contractors who support their delivery.

We expect that our understanding of exploitation, modern slavery and human trafficking will increase through conducting our review in 2017-2018. This, coupled with the implementation of new policies and processes, will assist us to meet our commitment to improve our practices to combat slavery and human trafficking.



This statement is made pursuant to section 54(1) of the Modern Slavery Act 2015 and constitutes our slavery and human trafficking statement for the financial year ending 28th February 2017.

David Arden
Managing Director
For and behalf of Home Retail Group Card Services Limited
10/10/2017